

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 16–15064–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Germano III  
424 Holly Drive  
Atco, NJ 08004

Social Security No.:  
xxx–xx–3263

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/22/16.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: December 22, 2016  
JJW: cmf

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph Germano, III  
 Debtor

Case No. 16-15064-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db +Joseph Germano, III, 424 Holly Drive, Atco, NJ 08004-2002  
 cr +Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Ave., Ste. 560,  
 Fort Lee, NJ 07024-4913  
 cr +NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 cr +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 516063232 +AES/Natl Col, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 516063233 +Aes/pheaa, Po Box 2461, Harrisburg, PA 17105-2461  
 516297744 +Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 SOUTH DOUGLASS ROAD,  
 ANAHEIM, CA 92806-5948  
 516366057 +Bank of America, NA, c/o Prober & Raphael, 20750 Ventura Blvd., Suite 100,  
 Woodland Hills, CA 91364-6207  
 516182235 +Bruce D. Gordon, LLC, 2050 Center Ave., Suite 560, Fort Lee, NJ 07024-4913  
 516063237 +Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410-2824  
 516063239 #+Ecmc, 1 Imation Place, Bldg 2, Oakdale, MN 55128-3422  
 516251930 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
 516063240 +Harwood Lloyd, LLC, 130 Main Street, Hackensack, NJ 07601-7152  
 516063241 M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,  
 Williamsville, NY 14221  
 516195581 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 516063242 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 516063243 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516244504 +Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094  
 516103584 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,  
 PO Box 9430, Wilkes Barre, PA 18773-9430  
 516063245 +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 516122885 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 23 2016 00:03:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 23 2016 00:03:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516063234 +EDI: BANKAMER.COM Dec 22 2016 23:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516135321 EDI: CAPITALONE.COM Dec 22 2016 23:53:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516063236 +EDI: CHASE.COM Dec 22 2016 23:53:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 516063238 +EDI: DISCOVER.COM Dec 22 2016 23:53:00 Discover Financial, Attn: Bankruptcy,  
 Po Box 3025, New Albany, OH 43054-3025  
 516063244 +EDI: NAVIENTFKASMSERV.COM Dec 22 2016 23:53:00 Navient, Attn: Claims Dept, Po Box 9500,  
 Wilkes-Barr, PA 18773-9500  
 516063246 +EDI: STFC.COM Dec 22 2016 23:53:00 Square One Financial/Cach Llc, 4340 S Monaco St,  
 2nd Floor, Denver, CO 80237-3485

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516063235 Cap One Na

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Dec 22, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

Bruce Gordon on behalf of Creditor Columbia Bank bgordon@bgordonlaw.com  
Charles M. Izzo on behalf of Debtor Joseph Germano, III cminj2001@yahoo.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC legerman@rasnj.com,  
gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com  
Laura M. Egerman on behalf of Creditor NATIONSTAR MORTGAGE LLC legerman@rasnj.com,  
gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com  
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC gshasa@rasnj.com,  
bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
TOTAL: 9